

Fill in this information to identify the case:

Debtor 1 William L Kearney
Debtor 2 Alice B KearneyUnited States Bankruptcy Court for the: Middle District of: North
CarolinaCase Number: 14-80928

Official Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of the creditor: Wilmington Savings Fund Societ, FSB, as Trustee of Stanwich Mortgage
Loan Trust A

Court claim no. (if known):

7Last 4 digits of any number you use to identify the debtor's account: 5363Property address: 128 Greenwood Blvd
Warrenton, NC, 27589**Part 2: Pre-petition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all post-petition payments consistent with §1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: As of 12/6/19, the account is currently due
12/1/19.

- ☐ Creditor states that the debtor(s) are not current on all post-petition payments consistent with §1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid of the date of this responses is:

- a. Total post-petition ongoing payments due: (a) \$
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$
- c. **Total.** Add lines a and b. (c) \$

Creditor asserts that the debtor(s) are contractually obligated for the post-petition payment(s) that first became due on:

William L Kearney
 Alice B Kearney

Case number (if known) 14-80928

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

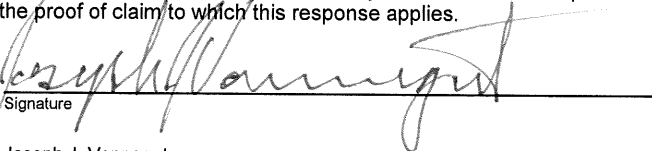
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.


 Signature

Date 6 Dec 19

Print Joseph J. Vonnegut
 First Name Middle Name Last Name

Title Attorney at Law

If different from the notice address listed on the proof of claim to which this response applies:

Company Hutchens Law Firm LLP

Address Post Office Box 2505, 4317 Ramsey Street
Fayetteville, NC 28302

Contact phone (910) 864 - 2668

Email bkymail@hutchenslawfirm.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on this date this paper was served upon the following parties by depositing a copy enclosed in a postpaid, properly addressed wrapper in a post office or official depository under the exclusive care and custody of the United States Postal Service or via the appropriate electronic servicer:

Debtors:

William L Kearney
128 Greenwood Blvd
Warrenton, NC 27589

Alice B Kearney
128 Greenwood Blvd
Warrenton, NC 27589

Attorney for Debtors:

Donald D. Pergerson
P.O. Box 2289
Henderson, NC 27536

Chapter 13 Trustee:

Richard M. Hutson, II
3518 Westgate Drive
Suite 400
Durham, NC 27707

This the 6th day of December, 2019.

HUTCHENS LAW FIRM LLP

BY: s:/Joseph J. Vonnegut

JOSEPH J. VONNEGUT
Attorney for Creditor
NC State Bar No: 32974
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